

Albert Russo, Trustee
PO Box 4853
Trenton, NJ 08650-4853

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Trustee's Proposed Distribution Report

Chapter 13 Case # 22-19011 / MBK

In Re:

Case Status: Confirmed

Andrew Gerbaud
Gail Gerbaud

The above referenced debtor(s) plan has been confirmed. The Standing Trustee's office has set up the case for distributions to creditors.

Attached is the Trustee's Proposed Distribution Report for review.

ATTORNEYS AND CREDITORS: IT IS YOUR RESPONSIBILITY to review this report and ensure that you are in agreement with the information contained therein. You are strongly advised to compare this report against your filed Proof of Claim and the court docket. If you are not in agreement with this report, you must notify the Trustee in writing, at the address listed above or via email to info@russotrustee.com, within five (5) days of the docketing of this information and/or file the appropriate motion with the court.

UNSECURED CREDITORS: If your claim does not appear on this report, please check the court's claims register to be sure it is properly filed. If it has been properly filed and it is to be paid through the confirmed plan, it will appear on the Trustee's Proposed Distribution Report that is filed after the bar review.

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Trustee's Proposed Distribution Report

Chapter 13 Case # 22-19011 / MBK

In Re:

Case Status: Confirmed

Andrew Gerbaud
Gail Gerbaud

CLAIMS AND DISTRIBUTIONS						
Claim ID	Claimant Name	Dist. Priority	Class	Claim Amount	Amount Paid	Balance Due
0	Andrew Gerbaud	5	Debtor Refund	\$0.00	\$0.00	\$0.00
0	Roger J. Yehl, Esq.	13	Attorney Fees	\$3,750.00	\$3,750.00	\$0.00
17	Aqua Sun Investments No Disbursements: Surrendered	24	Secured Creditors	\$0.00	\$0.00	\$0.00
5	ROCKET MTG, LLC F/K/A QUICKEN LOANS	24	Mortgage Arrears	\$5,438.45	\$5,169.92	\$268.53
18	Viva Vacation Club No Disbursements: Surrendered	24	Secured Creditors	\$0.00	\$0.00	\$0.00
2	INTERNAL REVENUE SERVICE	28	Priority Creditors	\$0.00	\$0.00	\$0.00
8	ALLY BANK	33	Unsecured Creditors	\$1,413.17	\$0.00	\$1,413.17
9	AMERICAN EXPRESS	33	Unsecured Creditors	\$1,183.48	\$0.00	\$1,183.48
10	AMERICAN EXPRESS	33	Unsecured Creditors	\$5,122.78	\$0.00	\$5,122.78
15	CITIBANK, N.A.	33	Unsecured Creditors	\$6,431.75	\$0.00	\$6,431.75
11	DISCOVER BANK	33	Unsecured Creditors	\$2,838.92	\$0.00	\$2,838.92
1	DISCOVER PERSONAL LOANS	33	Unsecured Creditors	\$10,957.25	\$0.00	\$10,957.25
6	HACKENSACK	33	Unsecured Creditors	\$286.27	\$0.00	\$286.27
7	HACKENSACK	33	Unsecured Creditors	\$1,031.89	\$0.00	\$1,031.89
3	INTERNAL REVENUE SERVICE	33	Unsecured Creditors	\$10,794.89	\$0.00	\$10,794.89
4	JPMORGAN CHASE BANK, NA	33	Unsecured Creditors	\$10,704.42	\$0.00	\$10,704.42
16	LIGHTSTREAM, A DIVISION OF TRUIST BA	33	Unsecured Creditors	\$19,627.75	\$0.00	\$19,627.75
12	LVNV FUNDING LLC	33	Unsecured Creditors	\$298.24	\$0.00	\$298.24
14	Verizon by American InfoSource as Agent	33	Unsecured Creditors	\$148.33	\$0.00	\$148.33
13	WELLS FARGO BANK	33	Unsecured Creditors	\$1,556.66	\$0.00	\$1,556.66

Creditors are listed in the order they are scheduled to receive distributions. The **DIST. PRIORITY** column indicates order of payments. A lower code is paid first. Equal codes are paid pro-rata.

If unsecured creditors are scheduled to receive a dividend, they are paid on a pro-rata basis pursuant to the confirmed plan. As result, the amounts to be paid / balances due listed in this report reflect the claim balance and may not be the actual amount to be paid per the plan.

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Trustee's Proposed Distribution Report

Chapter 13 Case # 22-19011 / MBK

In Re:

Case Status: Confirmed

Andrew Gerbaud
Gail Gerbaud

CASE SUMMARY

Summary of all receipts and disbursements from date filed through May 24, 2023.

Total Receipts:	\$14,418.00	Current Monthly Payment:	\$2,403.00
Paid to Claims:	\$8,919.92	Arrearages:	\$0.00
Paid to Trustee:	\$1,038.12		
Funds on Hand:	\$4,459.96	Percent to General Unsecured Creditors:	100%

Creditors are listed in the order they are scheduled to receive distributions. The **DIST. PRIORITY** column indicates order of payments. A lower code is paid first. Equal codes are paid pro-rata.

If unsecured creditors are scheduled to receive a dividend, they are paid on a pro-rata basis pursuant to the confirmed plan. As result, the amounts to be paid / balances due listed in this report reflect the claim balance and may not be the actual amount to be paid per the plan.